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Fill in this information to identify your ca	ase:
United States Bankruptcy Court for the:	
NORTHERN District of	ILLINOIS ^^
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

OCT 07 2016

JEFFREY P. ALLSTEADT, CLERK

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

		About Debtor 1:	2	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	ිල Stand George Cite වේ . විසිත යු ගිනි මෙම මේ මෙනසන රාද්ධ රාද්ධ	-	But and the control of the state of the control of the state of the st
	Write the name that is on your	Barry		•
	government-issued picture	First name	٠.	First name
	identification (for example, your driver's license or	Austin	et.	
	passport).	Middle name	ίς. ·	Middle name
		Greco	i	ţ
	Bring your picture identification to your meeting with the trustee.	Last name		Last name
		Suffix (Sr., Jr., II, III)		Suffix (Sr., Jr., II, III)
	All other names was			
2.	All other names you have used in the last 8 years	First name	7 . 9	First name
	Include your married or maiden names.	Middle name		Middle name
		Last name		Last name
		First name	3	First name
		Middle name	D	Middle name
		Last name	i K	Last name
	manusco company to the second of the second			
3.	Only the last 4 digits of	xxx - xx - 5709	r .	xxx - xx -
	your Social Security	the state of the s		
	number or federal	OR ·		OR .
	Individual Taxpayer Identification number (ITIN)	9 xx - xx		9 xx - xx

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De	btor 1 Barry Austin	Greco_		Case	e number (# known)		
	First Name Middle Na	me Last Name				·	
		About Debtor 1:			About Debtor 2	2 (Spouse Only in a Join	nt Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any bu	usiness names or EINs.		l have not us	sed any business names	or EINs.
	the last 8 years	Business name		-	Business name		
	Include trade names and doing business as names	 .					<u> </u>
		Business name		1 =	Business name		
		EIN		Þ	EIN — - —		-
		EIN — - — — — -		Name .	 — - —		-
				- 1. - 1.			·
_	And and a second second		nacional e e antarione qui metro e a mante e altimonificaci	ie. Sje	If Dobton 2 live	s at a different address	
5.	Where you live				II Deplor 2 live	s at a unierent address	'•
		400 N Ridgemoor		1.7			1
		Number Street		"\.\.\.\.\.\.\.\.\.\.\.\.\.\.\.\.\.\.	Number Stre	set	
						1	İ
		Mundelein City	IL 60060 State ZIP Cod		City	State	ZIP Code
		Lake		, in the second	; H	; ; ;	
		County		- · · ·	County		,
		If your mailing address above, fill it in here. Not any notices to you at this	e that the court will send		yours, fill it in	nailing address is difference. Note that the court his mailing address.	ent from will send
		400 N Ridgemoor					1
		Number Street	<u> </u>		Number Stre	eet ,	
		P.O. Box			P.O. Box		
		Mundelein IL	60060				!
		City	State ZIP Co.	ie	City	State	ZIP Code
_				<u>्र</u> ।			!
6.	Why you are choosing	Check one:		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Check one:		•
	this district to file for bankruptcy	Over the last 180 day I have lived in this dis other district.	s before filing this petition trict longer than in any	± d ,;= ;= ,b,;;	Over the las I have lived other district	st 180 days before filing the inthis district longer than it.	his petition, n in any
		☐ I have another reasor (See 28 U.S.C. § 140	n. Explain. 8.)	8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		her reason. Explain. S.C. § 1408.)	
				 ; ;		1	
					<u> </u>	<u> </u>	1
			<u> </u>			-	· -
				- .`		1	

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Der	otor 1 Barry Austin First Name Middle Nam		reco Last Name	1			Case number (if kr	10WN)		
	rnotifant middle Nam		Egot Maiile	•						•
Pa	rt 2: Tell the Court Abou	ıt Your B	nkrup	tcy Case					1 i	I.
7.	The chapter of the Bankruptcy Code you						e Required by 11 ge 1 and check th			als Filing
	are choosing to file under	☐ Chapter 7								
	under	☐ Chap	ter 11							
		☐ Chap	ter 12						, :	
		☑ Char	ter 13						,	
8.	How you will pay the fee	₩ill	Day th	ne entire fee	when I file	mv peti	tion. Please che	eck with the	e clerk's office	in your
		yours subn with	self, yo nitting y a pre-p	u may pay w your paymen printed addre	ith cash, ca t on your be ss. installmen	s hier's c half, you its. If yo	nay pay. Typicall heck, or money or attorney may or choose this op Fee in Installme	order. If yo pay with a otion, sign a	our attorney is credit card or o and attach the	
9.	Have you filed for	By la less pay t	w, a ju than 15 he fee oter 7 F	dge may, bu 50% of the of in installmer Filing Fee Wa	t is not requ ficial povert its). If you cl	ired to, v y line tha hoose th	request this opt waive your fee, a at applies to you is option, you m 103B) and file it	and may do ir family siz just fill out f	o so only if you se and you are the <i>Application</i>	r income is unable to
	bankruptcy within the last 8 years?	Yes.	North District	iern II		When	06/08/2016	Case numbe	, 16-18946 er	
	last o yours?						MM / DD / YYYY		1	
			District			When	MM / DD / YYYY	Case numbe	er ,	,
			District			When	MM / DD / YYYY	Case numbe	er	
10.	Are any bankruptcy cases pending or being	No				<u> </u>				
	filed by a spouse who is not filing this case with	☐ Yes.	Debtor				<u> </u>	•		<u>'</u>
	you, or by a business partner, or by an affiliate?		District			When	MM/DD/YYYY	Case numbe	er, if known	
			Debtor					_ Relationship	to you	
			District			When	MM / DD / YYYY	Case numbe	er, if known	
11.	. Do you rent your residence?	No. Yes.	Has your resident	nce? o. Go to line 12	·.		ment against you			!

this bankruptcy petition.

Entered 10/07/16 13:18:12 Case 16-32130 Filed 10/07/16 Document Page 4 of 55 Barry Austin Greco Debtor 1 Case number (if known) Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if Bankruptcy Code and any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any Z No property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

Doc 1

City

ZIP Code

State

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		_	l de la companya de	1
Debtor 1	Barry Austin	Greco	Case number (if known)	

Part 5: **Explain Your Efforts** 1

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities

to Receive a Briefing About Credit Counseling	,
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐ I am not required to receive a briefing about credit counseling because of:	☐ I am not required to receive a briefing about credit counseling because of:
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. If am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-32130 Doc 1 Filed 10/07/16 Entered 10/07/16 13:18:12 Desc Main Document Page 6 of 55

Jeptor 1 Daily Austin First Name Middle Na	me Last Name		V7)
1.0.1.0.1.0			
Part 6: Answer These Que	estions for Reporting Purpo	ses	
Fait 0. Milowel These Que		rily consumer debts? Consumer debt	's are defined in 11 LLS C. 8 101/8)
6. What kind of debts do you have?	as "incurred by an individu No. Go to line 16b.	ual primarily for a personal, family, or hous	sehold purpose."
	Yes. Go to line 17.	rily business debts? Business debts a	are debts that you incurred to obtain
		nvestment or through the operation of the	
	Yes. Go to line 17.		
	16c. State the type of debts yo	ou owe that are not consumer debts or bus	iness debts.
7. Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.	
Do you estimate that afte any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens	oter 7. Do you estimate that after any exemines are paid that funds will be available to d	npt property is excluded and distribute to unsecured creditors?
is. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$1500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
Part 7: Sign Below	<u></u> \$500,001-\$11minott		Wide fiat \$50 billion
For you	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and
·	If I have chosen to file under C	Chapter 7, I am aware that I may proceed, . I understand the relief available under ea	
		nd I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	
	•	with the chapter of title 11, United States C	
	I understand making a false st with a bankruptcy case can re- 18 U.S.C. §§ 152, 1344, 1519	sult in fines up to \$250,000, or imprisonme	g money or property by fraud in connection ent for up to 20 years, or both.
	X Polyton Polyton 1	X Signatur	o of Debter 2
	Signature of Debtor 1	D cold	e of Debtor 2
	Executed on W 151	Executed Executed	d on

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Debtor 1	Barry Austin	Greco	Case number (if known)				
	First Name Middle Nam	e Last Name					ļ
If you are by an atte	attorney, if you are ted by one not represented prney, you do not ile this page.	I, the attorney for the debtor(s) named in to proceed under Chapter 7, 11, 12, or available under each chapter for which the notice required by 11 U.S.C. § 342(the knowledge after an inquiry that the infor	13 of title 11, United States Code, an the person is eligible. I also certify the b) and, in a case in which § 707(b)(4	d have at I have at I have appropries.	explair e deliv dies, c dis inc	ned the relievered to the ertify that 11 correct.	ef debtor(s)
		Signature of Attorney for Debtor		MM	/ DI	YYYY\	
				i t			
		Printed name					
		Firm name					
		Number Street					
		City	State	ZIP Co	de		
		Contact phone	Email address	-			
		Bar number	State	-			
				*	*		

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Debtor 1	Barry Austin First Name Middle Name	Greco Last Name	Case number (if known)				
			,	1			
bankrupt attorney	f you are filing this cy without an	should understand themselves success	ts an individual, to represent yourself in bankruptcy count that many people find it extremely difficult to repres sfully. Because bankruptcy has long-term financial a are strongly urged to hire a qualified attorney.	ent			
If you are represented by an attorney, you do not need to file this page.		To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.					
		court. Even if you plan in your schedules. If yo property or properly cla also deny you a discha case, such as destroyi cases are randomly au	property and debts in the schedules that you are required to pay a particular debt outside of your bankruptcy, you muden on the list a debt, the debt may not be discharged. If you aim it as exempt, you may not be able to keep the property arge of all your debts if you do something dishonest in your ng or hiding property, falsifying records, or lying. Individual udited to determine if debtors have been accurate, truthful, a serious crime; you could be fined and imprisoned.	ust list that debt I do not list I. The judge can bankruptcy bankruptcy			
		hired an attorney. The successful, you must b Bankruptcy Procedure	hout an attorney, the court expects you to follow the rules a court will not treat you differently because you are filing for the familiar with the United States Bankruptcy Code, the Fed., and the local rules of the court in which your case is filed. ate exemption laws that apply.	r yourself. To be deral Rules of			
		Are you aware that filir consequences?	ng for bankruptcy is a serious action with long-term financia	ıl and legal			
			nkruptcy fraud is a serious crime and that if your bankruptcete, you could be fined or imprisoned?	y forms are			
		□ No ✓ Yes					
		Did you pay or agree t No Yes. Name of Perso	o pay someone who is not an attorney to help you fill out your	our bankruptcy forms?			
		Attach Bankrup	otcy Petition Preparer's Notice, Declaration, and Signature (Off	icial Form 119).			
		have read and unders	nowledge that I understand the risks involved in filing without tood this notice, and I am aware that filing a bankruptcy case to lose my rights or property if I do not properly handle the	se without an			
		× 45 >	<u> </u>				
		Signature of Debtor 1 Date W S	Signature of Debtor 2 Date				
		MM / DD Contact phone <u>847-971-</u>	MM /, DD 8859 Contact phone	74444			
		Cell phone	Cell phone				
		Email address	Email address				

Fill in this information to identify your case:						
Debtor 1	Barry	Austin	Greco			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, If filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: NORTHER District of ILLINOIS						
Case number	(If known)					

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

your original forms, you must fill out a new Summary and check the box at the top of this page.	,
Part 1: Summarize Your Assets	
	Your assets
	Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	- 222000
1a. Copy line 55, Total real estate, from Schedule A/B	\$_ <u>222000 </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$_100500
1c. Copy line 63, Total of all property on Schedule A/B	\$_322500
error * L i	
Part 2: Summarize Your Liabilities	
	plines NATO 1
	Your liabilities
- 0 () (D 0) ("	Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$ <u>201000</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$_0
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$_16751
Your total liabilities	\$ <u>217751</u>
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ <u>8187</u>
Copy your combined monthly income from the 12 or Schedule /	
5. Schedule J: Your Expenses (Official Form 106J)	s 3622
Copy your monthly expenses from line 22c of Schedule J	\$ <u>3622</u>

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Det		Case number (if known)	
	First Name Middle Name Last Name		
Pa	rt 4: Answer These Questions for Administrative and Statistical Record	İs	
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?		
	No. You have nothing to report on this part of the form. Check this box and submit this	form to the court with your other achedules	
	es	Total to the court with you, other schedules.	
7.	What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by a family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	an individual primarily for a personal, poses, 28 U.S.C. § 159.	
	Your debts are not primarily consumer debts. You have nothing to report on this pa	art of the form. Check this box and submit	
	this form to the court with your other schedules.		
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	income from Official \$ 11149	
		<u> </u>	
		Ŋ	
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:		
		Total claim	
	From Part 4 on Schedule E/F, copy the following:	1	
		s_ 0	
	9a. Domestic support obligations (Copy line 6a.)	\$ <u> </u>	
	Ch. Towas and cartain other debta you are the reversement (Copy line 6h.)	s 0	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u> </u>	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	ş <u> </u>	
		'	
	9d. Student loans. (Copy line 6f.)	\$ <u>0</u>	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as	\$ 0	
	priority claims. (Copy line 6g.)		
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ s <u>0</u> _	
	9g. Total. Add lines 9a through 9f.	s_ 0	
	-	•	
		I I	

Fill in this information to identify your case and this filing:					
Debtor 1	Barry First Name	Austin Middle Name	Greco		
Debtor 2 (Spouse, if filing)		Middle Name	Last Name		
United States	Bankruptcy Court for the	: NORTHER Distric	t of ILLINOIS		
Case number			.		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

page 1

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	ou own or nave any legal or equitable interes o. Go to Part 2.	st in any residence, building, land, or similar prop	епу/	
	es. Where is the property?			
1.1.	Family Residence Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on Schedule
	Loc: 400 N Ridgemoor Mundelein, Il	☐ Condominium or cooperative ☐ Manufactured or mobile home	Current value of the entire property?	Current value of portion you own
	60060	☐ Land	\$ 201000	\$ 222000
	City State ZIP Code	☐ Investment property ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy l
		Who has an interest in the property? Check one.	Fee Simple	
	County	☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Other information you wish to add about this it	Check if this is co (see instructions)	mmunity propert
lf vou	own or have more than one, list here:	property identification number: 400 N Ridgemo		0
1.2.	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured clause amount of any secure Creditors Who Have Clair	d claims on Schedule
	Street address, it available, or other description	☐ Condominium or cooperative ☐ Manufactured or mobile home	Current value of the entire property?	Current value o
		☐ Land	1· \$:'	s
	City State ZIP Code	☐ Investment property ☐ Timeshare ☐ Other Who has an interest in the property? Check one.	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy l
		Debtor 1 only Debtor 2 only		!
	County	· · · · · · · · · · · · · · · · · · ·	□ Check if this is co	mmunity propert
	County	Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	mmunity propert

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Case number (# kg

What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: ■ Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? ■ Manufactured or mobile home Land □ Investment property Describe the nature of your ownership ☐ Timeshare State ZIP Code interest (such as fee simple, tenancy by Other_ the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only ☐ Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages 222000 you have attached for Part 1. Write that number here. **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Mitsubishi Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Make: the amount of any secured claims on Schedule D: Endeavor Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only 2011 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? 100000 entire property? Approximate mileage: At least one of the debtors and another Other information: \$ 12000 \$ 13000 ☐ Check if this is community property (see Suv instructions) If you own or have more than one, describe here: Chevrolet Who has an interest in the property? Check one. 3.2. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Malibu Debtor 1 only Creditors Who Have Claims Secured by Property. Model: Debtor 2 only 2005 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? 200000 Approximate mileage: At least one of the debtors and another Other information: s 5000 \$ 5000 ☐ Check if this is community property (see Malibu instructions)

Barry Austin

Debtor 1

Greco

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Debtor 1	Barry Austin	Greco	Case number (#k	ломп)	
	First Name Middle Name	Last Name			
				Į Į	
3.3.	Make:		Who has an interest in the property? Check one.	Do not deduct secured cla	
3.5.	Model:		Debtor 1 only	the amount of any secured Creditors Who Have Clain	
	Year:		Debtor 2 only		
	-		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:		At least one of the debtors and another	- (-	- -
	Other information:		☐ Check if this is community property (see	\$	\$
			instructions)		
3.4.	Make:		Who has an interest in the property? Check one.	€ Do not deduct secured cla	ims or exemptions. Put
5.4.	Model:		Debtor 1 only	the amount of any secured Creditors Who Have Clain	
			Debtor 2 only		
	Year:	<u>_</u>	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:		L□ At least one of the debtors and another	onimo proporty.	, , , , , , , , , , , , , , , , , , , ,
	Other information:		☐ Check if this is community property (see	\$	\$
			instructions)		,
					ļ
					Ì
				_	
			er recreational vehicles, other vehicles, and acces		I
	· · · · · · · · · · · · · · · · · · ·	rsonai watercra	oft, fishing vessels, snowmobiles, motorcycle accessor	ories	
Z N				F.	'
[L] Y	es				
	Make:		Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
4.1.			Debtor 1 only	the amount of any secure	d claims on Schedule D:
	Model:		Debtor 2 only	Creditors Who Have Claim	ns secured by Property.
	Year:		Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Other information:		At least one of the debtors and another	entire property?	portion you own?
			☐ Check if this is community property (see	\$	
			instructions)	1	
				i	
If you	ı own or have more than one, list	t here:		•	
4.0	Make:		Who has an interest in the property? Check one.	Do not deduct secured cla	alms or exemptions. Put
4.2.		•	Debtor 1 only	the amount of any secure	d claims on Schedule D:
		•	Debtor 2 only	St. St. Charles	
	Year:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:		At least one of the debtors and another	cimio propersy.	1
			Check if this is community manager (cos	\$	\$
	,		☐ Check if this is community property (see instructions)	į	i
			•		
				ŧ	
5. Add	the dollar value of the portion	vou own for a	ıll of your entries from Part 2, including any entrie	es for pages	s 18000
			here		φ <u>10000</u>
				1	
				:	

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Desc Main

Debtor 1

Barry Austin
First Name M Greco Last Name

Case number (if known)

Part 3	Describe Your Personal and Household Items	_
Do you	own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
Exa.		
A	Yes. Describe Furniture - 400 N Ridgemoor Mundelein, Il 60060	\$ <u>2000</u>
	ctronics imples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
	Yes. Describe	\$_1000
Exa Z		
	Yes, Describe	\$
•	ipment for sports and hobbies imples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
1	Yes. Describe	\$
Ø	mples: Pistols, rifles, shotguns, ammunition, and related equipment	\$
11. Clot	mples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	Yes. Describe Misc. Clothing - 400 N Ridgemoor Mundelein, Il 60060	\$ 2000
Ø	imples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	s
13. Non	n-farm animals amples: Dogs, cats, birds, horses	
Z		- s
14. Any	other personal and household items you did not already list, including any health aids you did not list	
	Yes. Give specific information	\$
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached Part 3. Write that number here	\$ 5000

First Name Middle Name

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Desc Main

Debtor 1

Barry Austin

Greco

Case number (if known)_

pc pc	urrent value of the ortion you own? o not deduct secured claims exemptions.
16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
☑ No	5
17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses,	
and other similar institutions. If you have multiple accounts with the same institution, list each.	
Yes Institution name:	
17.1. Checking account: Bank Account - Mundelein, II	\$ 2000
17.2. Checking account: Savings - Tcf Bank	\$_500
17.3. Savings account:	\$
17.4. Savings account:	\$
17.5. Certificates of deposit:	\$
17.6. Other financial account:	\$
17.7. Other financial account:	\$
17.8. Other financial account:	\$
17.9. Other financial account:	\$
$\boldsymbol{\cdot}$	
18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No	
Yes Institution or issuer name:	
 	\$
	\$
	*
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture	
No Name of entity: % of ownership:	
Yes. Give specific % information about	\$
them	\$
	Ψ

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Debtor 1

Rarry	Aucti	n

Middle Name

Greco Last Name

Case number (if known)

20. Government and corpo	orate bonds and ot	her negotiable and non-negotiable instruments	
Negotiable instruments i	include personal che	ecks, cashiers' checks, promissory notes, and money orders.	<u> </u>
Non-negotiable instrume	ents are those you c	annot transfer to someone by signing or delivering them.	
No		•	,
Yes. Give specific information about	Issuer name:		
them			_ \$
			- \$ <u> </u>
			- \$
		:	
21. Retirement or pension Examples: Interests in If		401(k), 403(b), thrift savings accounts, or other pension or profit-sharing pl	ans
No	a d El der d toogrif	to the point of the property o	
Yes, List each			
account separately.	Type of account:	Institution name:	
	401(k) or similar plan	: 401k - Vanguard	\$ 75000
	Pension plan:		\$
	IRA:	<u>·</u>	<u>, </u>
	Retirement account:		s
			•
	Keogh:		
	Additional account:		_ \$
	Additional account:		<u> </u>
			l
22. Security deposits and			;
		made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	
companies, or others	with landiolds, prep	aid Territ, public diffilies (electric, gas, water), telecommunications	
[☑ No			
Yes	1	nstitution name or individual:	,
	Electric:		<u> </u>
	Gas:		- s l
	Heating oil:		<u>.</u> s
	Security deposit on r	ental unit:	<u>.</u> s
	Prepaid rent:		_
	Telephone:		_ \$ i
	Water:		_ s
	Rented furniture:		_ s
	Other:		- s
			· · · · · · · · · · · · · · · · · · ·
23. Annuities (A contract fo	r a periodic paymen	t of money to you, either for life or for a number of years)	
∠ No	• •	•	1
Yes	Issuer name and de	escription:	i
		·	<u> </u>
			\$
			<u> </u>

Last Name

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24. Interests in an education IRA, in an acco 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b	unt in a qualified ABLE program, or under a qualified state tuition program.	
☑ No	· ·]
□. .	ame and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
institution n	arrie and description. Separately life the records of any interests. 17 0.3.0. § 527(c).	<u> </u>
		\$
		\$
		\$
25. Trusts, equitable or future interests in preexercisable for your benefit	operty (other than anything listed in line 1), and rights or powers	
No		
Yes. Give specific		ı
information about them		\$
OC Detente conveighte trademarks trade	corete and other intellectual property	
 Patents, copyrights, trademarks, trade s Examples: Internet domain names, website 	s, proceeds from royalties and licensing agreements	
ZI No		
Yes. Give specific	,	
information about them	· .	\$
<u> </u>		
27. Licenses, franchises, and other general		
Examples: Building permits, exclusive licen	ses, cooperative association holdings, liquor licenses, professional licenses	
<u>√</u> №		
Yes. Give specific	·	
information about them		\$
Money or property owed to you?		Current value of the portion you own?
		Do not deduct secured
		claims or exemptions.
28. Tax refunds owed to you		
☑ No		
Yes. Give specific information	Federal: \$	
about them, including whether you already filed the returns	State: \$!
and the tax years	Local: \$	
	•	
29. Family support	spousal support, child support, maintenance, divorce settlement, property settlemen	,
Z No	opoular support, office support, marrier arteres something, property something	'
Yes, Give specific information		
Tes. Give specific information	Alimony:	\$
	Maintenance:	\$
	Support:	\$
	Divorce settlement:	\$i
	Property settlement:	\$
no Other emplished agreement accordance		
 Other amounts someone owes you Examples: Unpaid wages, disability insural 	nce payments, disability benefits, sick pay, vacation pay, workers' compensation,	
Social Security benefits; unpaid	loans you made to someone else	
☑ No		
Yes, Give specific information		ı e
		\$

First Name

Middle Name

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Document Page 18 of 55 Barry Austin Greco Debtor 1 Case number (if know First Name Middle Name Last Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance **√Z**I No Yes. Name the insurance company Surrender or refund value: Company name: Beneficiary: of each policy and list its value. ... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. **✓** No Yes. Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims **√** No Yes. Describe each claim. 35. Any financial assets you did not already list **√Z**I No Yes, Give specific information..... 36. Add the dollar value of all of your entries from Part 4, Including any entries for pages you have attached 77500 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned **I**Z No

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

∠ No

Yes. Describe...

Yes, Describe....

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☑ No

Document Page 20 of 55 **Barry Austin** Greco Debtor 1 Case number (if kno First Name Last Name 48. Crops-either growing or harvested Z No Yes. Give specific information...... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Z No Yes..... 50. Farm and fishing supplies, chemicals, and feed Z No 51. Any farm- and commercial fishing-related property you did not already list Z No Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership Z No Yes. Give specific information..... Part 8: List the Totals of Each Part of this Form 222000 55. Part 1: Total real estate, line 2 s 18000 56. Part 2: Total vehicles, line 5 5000 57. Part 3: Total personal and household items, line 15 77500 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 100500 c 100500 62. Total personal property. Add lines 56 through 61. Copy personal property total 🔿 322500 63. Total of all property on Schedule A/B. Add line 55 + line 62.....

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Barry First Name	Austin Middle Name	Greco			
Debtor 2 (Spouse, if filing)		Middle Name	Last Name			
	Bankruptcy Court for the: No					
Case number (If known)			_			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

P	art 1:	Identify the Property You Claim	as Exempt			
1.	☐ Yo	u set of exemptions are you claiming? ou are claiming state and federal nonbant ou are claiming federal exemptions. 11 U	kruptcy exemptions. 11 l		;	
2.	For an	ny property you list on Schedule A/B t	nat you claim as exemp	t, fill in the Information below.		
The state of the s	Sche Brief descri Line fr	•	Current value of the portion you own Copy the value from Schedule A/B \$ 12000	Amount of the exemption you claim Check only one box for each exemption. \$ \$ 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(c);	exemption
To the second of	Brief descri Line fr	Malibu iption:	\$ <u>5000</u>	□ \$ 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(c);	
	Line fr	Tvs iption: rom dule A/B:	\$_1000	\$ 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(a)(b);	
3.	(Subje	es. Did you acquire the property covered No	years after that for cases	-)	

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Debtor 1

Additional Page

			ı	
Barry	Austin	Greco	Case number (if known)	
First Name	Middle Name	1 ast Name		

on Schedule A	on of the property and line VB that lists this property	portion you own		
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Bank Account	\$ 2000	□ \$	735-5/12-1001(b);
Line from Schedule A/B:			✓ 100% of fair market value, up to any applicable statutory limit	
Brief	Misc. Clothing	\$ 2000	□ s	735-5/12-1001(a)(b);
lescription: .ine from Schedule A/B:		, 	100% of fair market value, up to any applicable statutory limit	
 Brief description:	Furniture	\$_2000	_ \$	735-5/12-1001(a)(b);
ine from Schedule A/B:			√ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value, up to any applicable statutory limit √ 100% of fair market value √ 100% of fair market √ 100% of fair marke	1
rief escription:		. \$	<u> </u>	
ine from Schedule A/B:		lantana and an announcement of the part	☐ 100% of fair market value, up to any applicable statutory limit	1
Brief lescription:	- <u>-</u>	. \$	\$ \$ \$ 100% of fair market value, up to	
ine from Schedule A/B:			any applicable statutory limit	
Brief escription:		. \$	□ \$	
ine from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
Brief lescription:		. \$		
ine from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief lescription:		. \$	\$ \$	
ine from Schedule A/B:			any applicable statutory limit	
Brief lescription:		- \$	\$	
ine from Schedule A/B:		,,,, <u> </u>	☐ 100% of fair market value, up to any applicable statutory limit	
Brief lescription:		. \$	□ \$ □ 100% of fair market value, up to	
line from Schedule A/B:		<u> </u>	any applicable statutory limit	
Brief description:		. \$	□ \$ □ 100% of fair market value, up to	1,
_ine from Schedule A/B:		. =	any applicable statutory limit	1
Brief description:			□ \$	
Line from Schedule A/B:	, 		☐ 100% of fair market value, up to any applicable statutory limit	-

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Fill in this	s information to identify yo	ur case:				1		
	Barry	Austin	Greco					l I
Debtor 1	First Name	Middle Name	Last Name					ı
Debtor 2 (Spouse, if fi	iling) First Name	Middle Name	Last Name					1
United Sta	tes Bankruptcy Court for the: NC	ORTHER Dis	atrict of ILLINOIS					
Case numl								•
(if known)							☐ Check	i '
							amend	ed filing
Officia	al Form 106D					٠		
Sche	edule D: Credi	tors W	/ho Have Cla	aims Sec	cure	d by Pror	ertv	· 12/15
Informati additiona 1. Do any No. Yes	mplete and accurate as position. If more space is needed all pages, write your name and creditors have claims sectors. Check this box and submit to s. Fill in all of the information	d, copy the And case nun ured by you his form to th below.	Additional Page, fill it ounber (if known). r property?	it, number the e	ntries, ar	nd attach it to this	form. On the top of	
Part 1:	List All Secured Claims	s - 1 # 1 .2 * *.		Time to the second section	IN THE	Column A	Column B	Column C
for eac	secured claims. If a credito th claim. If more than one cre ch as possible, list the claims	editor has a p	articular claim, list the oth	ner creditors in Pa	arately art 2.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Pnc I	Bank	Des	cribe the property that se	cures the claim:	\$	201000	\$ 201000	\$ <u>0</u>
	's Name	Fan	nily Residence					
Po Bo Number	ox 8703 Street							1 1
			of the date you file, the cla	aim is: Check all th	at apply.			Í
Dovte	on OH 45401	_	Contingent Unliquidated					I
City	State ZIP (Disputed					į į
Who ow	res the debt? Check one.	Natu	re of lien. Check all that ap	ply.				
🗹 Debt	or 1 only	_	An agreement you made (suc	* *	ecured			
_	or 2 only	_	car Ioan) Statutory lien (such as tax lie	n machanin'a lian\				
_	or 1 and Debtor 2 only ast one of the debtors and anothe	D.	Judgment lien from a lawsuit	·				
_		<u> </u>	Other (including a right to offs	set) Mortgage				
com	ck if this claim relates to a munity debt			42.41				
Date del	bt was incurred 06/2006	Last	4 digits of account numl	ber <u>4341</u>				
	's Name	Des	cribe the property that se	cures the claim:		<u> </u>	\$	\$
Cleditor	2 Marina							i 1
Number	Street	—_L						1
			of the date you file, the cla Contingent	aim is: Check all th	at apply.			
			Unliquidated					
City	State ZIP (Disputed					
Who ow	es the debt? Check one.	Natu	ure of lien. Check all that ap	pply.				
	tor 1 only		An agreement you made (suc	ch as mortgage or s	ecured			! !
	tor 2 only tor 1 and Debtor 2 only	_	car loan) Statutory lien (such as tax lie	n. mechanic's lien\		j		1
_	tor 1 and Debtor 2 only ast one of the debtors and anothe		Judgment lien from a lawsuit			1		
_	ck if this claim relates to a		Other (including a right to off			İ		
	imunity debt					;		
Territoria, telle control	bt was incurred		4 digits of account num		\$50 E. N. 1	201000	1	
Add i	the dollar value of your entr	ries in Colun	ın A on this page. Write	that number he	re:	201000	I	1

Case 1	6-32130 Doc 1	Filed 10/07/16 Document	Entered 10/07/16 1 Page 24 of 55	13:18:12	Desc Main	
Fill in this information	on to identify your case:			!		
Barry	Austin	Greco				
Debtor 1 First Name		Last Name		i		<u> </u>
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		•		
• • •						!
United States Bankrupto	cy Court for the: NORTHER	District of			□ Check	if this is an
Case number(If known)						ed filing
Official Form	106F/F					
	 _	Who House I	Incommed Olein			
Scheanle F	:/F: Creditors	wno mave u	Jnsecured Clair	ms		12/15
A/B: Property (Official creditors with partiall needed, copy the Par any additional pages,	il Form 106A/B) and on <i>Sci</i> ly secured claims that are l	nedule G: Executory Co. Isted in Schedule D: Cr per the entries in the box number (if known).	t could result in a claim. Also intracts and Unexpired Leases editors Who Have Claims Secures on the left. Attach the Conf	(Official Form ured by Proper	106G). Do not inc ty. If more space	clude any Is
Do any creditors I	have priority unsecured cla	nims against you?		i		
No. Go to Part		anno agamot your		1		
Yes.						
each claim listed; it nonpriority amount unsecured claims;	dentify what type of claim it is s. As much as possible, list t fill out the Continuation Page	s. If a claim has both prior he claims in alphabetical e of Part 1. If more than o	one priority unsecured claim, list in the and nonpriority amounts, list in order according to the creditor's ne creditor holds a particular claim in the instruction booklet.)	that claim here name. If you ha	and show both pri ave more than two r creditors in Part 3	ority and priority
1.1					amount	amount
Priority Creditor's Name		Last 4 digits of acc	ount number	\$	\$\$	\$
riony orona. a main	•	When was the debt	incurred?	•		
Number Street		_				
•		_	file, the claim is: Check all that app	oly.		
City	State ZIP Code	— Contingent				
Who incurred the	debt? Check one.	☐ Unliquidated☐ Disputed				
Debtor 1 only		·				
Debtor 2 only Debtor 1 and De	ahéan O aniu		unsecured claim:	 		
_	the debtors and another	Domestic support	-	į,		
	claim is for a community deb		other debts you owe the governmen	nt ¦		
	-	Claims for death intoxicated	or personal injury while you were	<u> </u>		
ls the claim subje ☐ No	set to onset					
☐ Yes				!		
.2		Last 4 digits of acc	ount number		•	
Priority Creditor's Name	е	When was the debt		Ψ	•·	ψ <u> </u>
Number Street	!					}
		As of the date you	file, the claim is: Check all that app	ply.		Ì
		Contingent				
City	State ZIP Code	Unliquidated		\		
	debt? Check one.	☐ Disputed				•
☐ Debtor 1 only☐ Debtor 2 only		Type of PRIORITY	unsecured claim:			
Debtor 1 and De	ebtor 2 only	Domestic support	-			
	the debtors and another	_	n other debts you owe the governmen	nt ,		
_	claim is for a community det		or personal injury while you were	1		
is the claim subje		intovionted		2		
	•	Intoxicated		; ;		

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Debtor 1

Barry Austin

Greco

Case number (if known)

Your PRIORITY Unsecured Claims — Continuation Page Part 1: After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent State ZIP Code ☐ Unliquidated ☐ Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only □ Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were ☐ Check if this claim is for a community debt Other, Specify Is the claim subject to offset? □ No ☐ Yes Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent City State ZIP Code ☐ Un!iquidated ☐ Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a community debt ☐ Other Specify Is the claim subject to offset? □ No ☐ Yes Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent ☐ Unliquidated State ZIP Code ☐ Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a community debt Other, Specify Is the claim subject to offset? □ No ☐ Yes

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Debtor 1

			Docume	ent
arry .	Austin	Greco		

Case number (if known)_

Part 2: List All of Your NONPRIORITY Unsecured Cla	ims
B. Do any creditors have nonpriority unsecured claims against I No. You have nothing to report in this part. Submit this form	-
nonpriority unsecured claim, list the creditor separately for each	tical order of the creditor who holds each claim. If a creditor has more than one claim. For each claim listed, identify what type of claim it is. Do not list claims already aim, list the other creditors in Part 3.If you have more than three nonpriority unsecured
Americash	Last 4 digits of account number 3727
Nonpriority Creditor's Name 18 N County St Number Street	\$ 6308 When was the debt incurred? 10/2012
Waukegan IL 60085	
City State ZIP Code	As of the date you file, the claim is: Check all that apply.
Who incurred the debt? Check one.	☐ Contingent☐ Unfliquidated☐ Disputed☐
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:
☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Is the claim subject to offset? ☑ No ☑ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Payday Loan
Capital One Bank Nonpriority Creditor's Name	Last 4 digits of account number 6079 \$ 6053 When was the debt incurred? 12/2011
18 N County St Number Street	
Waukegan IL 60085 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent
Who incurred the debt? Check one. Debtor 1 only	☐ Unliquidated☐ Disputed
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans
☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Is the claim subject to offset? ☑ No	Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card</u>
Yes	
Drew Elesh Nonpriority Creditor's Name	Last 4 digits of account number 3012 \$ 3600 \$ 3600
18 N County St Number Street	
Waukegan IL 60085 City State ZIP Code	As of the date you file, the claim is: Check all that apply.
Who incurred the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Disputed
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:
☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce
Is the claim subject to offset? ☑ No	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Lawyer
Yes	

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Debtor 1

Barry Austin
First Name Middle Name

Case number (if known)_

th 4.4, followed by 4.5, and so forth.
1
Last 4 digits of account number 4351
<u> </u>
When was the debt incurred? 01/2016
As of the date you file, the claim is: Check all that apply.
☐ Contingent ☐ Unliquidated
Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
Obligations arising out of a separation agreement or divorce that
you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts
Other. Specify Loan
- Calor opening - Court
:
ļ,
Last 4 digits of account number \$
When was the debt incurred?
As of the date you file, the claim is: Check all that apply.
Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify
\$
Last 4 digits of account number
When was the debt incurred?
As of the date you file, the claim is: Check all that apply.
— ☐ Contingent
Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

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Debtor 1

Barry Austin First Name Middle Name Greco Last Name

Case number (if known)_

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the a	mou	unts of certain types of unsecured claims. This informaints for each type of unsecured claim.	ition i	s for statistical reporting purposes only. 28 U.S.C. § 159.
				Total claim
Total claims	6a.	Domestic support obligations	6a.	\$0
from Part 1	6b.	Taxes and certain other debts you owe the government	6 b .	s <u> </u>
	6c.	Claims for death or personal injury while you were intoxicated	6c.	s0
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+
	6e.	Total. Add lines 6a through 6d.	6e.	\$
				Total claim
Total claims		Student loans	6f.	s0
from Part 2	6g	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u> </u>
	6h	Debts to pension or profit-sharing plans, and other similar debts	6h.	ş <u> </u>
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ _{\$ 16751}
	6j.	Total. Add lines 6f through 6i.	6j.	\$ <u>16751</u>
				:

Case 16-32130 Doc 1 Filed 10/07/16 Entered 10/07/16 13:18:12 Desc Main Page 29 of 55 Document Fill in this information to identify your case: Greco Barry Austin Debtor First Name Middie Nan Debtor 2 (Spouse If filing) First Name Middle Name Last Name United States Bankruptcy Court for the NORTHER District of ILLINOIS Case number ☐ Check if this is an (If known) amended filing Official Form 106G Schedule G: Executory Contracts and Unexpired Leases 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. Person or company with whom you have the contract or lease State what the contract or lease is for Name Number Street City State ZIP Code Name Number City State ZIP Code Name Number Street City State ZIP Code 2.4 Name Number Street City ZIP Code State Name Number Street

City

State

ZIP Code

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Barry Austin
First Name Middle Name Debtor 1 Case number (if known **Additional Page if You Have More Contracts or Leases** Person or company with whom you have the contract or lease What the contract or lease is for Name Number Street City State ZIP Code Name Number Street City ZIP Code State 2,8 Name Number Street City State ZIP Code Name Number Street City State ZIP Code 2.10 Name Number Street City State ZIP Code Name Number Street City State ZIP Code Name Number Street City State ZIP Code 2,13 Name Number Street City State ZIP Code

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Fill in this information to identify your case:							
Debtor 1	Barry	Austin	Greco				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if fi	iling) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the ORTHER District of ILLINOIS Case number							
(if known)							

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

case	iumber (it known). Answer i	every question.		'
Ţ	o you have any codebtors? 2 No 2 Yes	(If you are filing a joint case, do	o not list either spouse as	s a codebtor.)
2. V	Vithin the last 8 years, have	you lived in a community pro isiana, Nevada, New Mexico, P		? (Community property states and territories include nington, and Wisconsin.)
	No. Go to line 3. Yes. Did your spouse, form	ner spouse, or legal equivalent	live with you at the time?	
	□ No		,	!
		ity state or territory did you live?	?	Fill in the name and current address of that person.
	Name of your spouse, former	spouse, or legal equivalent		
	Number Street			
	City	State	ZIP Code	
a le	Column 1 liet all of your o	adabtare. Da not include you	r englieg se s codobtoi	r if your spouse is filing with you. List the person
		06D), Schedule E/F (Official Fe		r. Make sure you have listed the creditor on the G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street	· -		Schedule G, line
	City	State	ZIP Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			☐ Schedule G, line
	City	State	ZIP Code	
3,3	City	Otato	217 0000	! !
0.0	Name	<u> </u>		Schedule D, line
				☐ Schedule E/F, line
	Number Street	<u> </u>		☐ Schedule G, line
	City	State	ZIP Code	

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Barry Austin Debtor 1 Greco Case number (if kno **Additional Page to List More Codebtors** Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line ... Name ☐ Schedule E/F, line _ ☐ Schedule G, line 1 Number Street City ZIP Code ☐ Schedule D, line _ Name ☐ Schedule E/F, line ☐ Schedule G, line ___ Number Street City ZIP Code State Schedule D, line <u>11</u> Name ☐ Schedule E/F, line ☐ Schedule G, line Number Street City ZIP Code ☐ Schedule D. line Name ☐ Schedule E/F, line ☐ Schedule G, line Number Street City ZiP Code State ☐ Schedule D, line _ Name ☐ Schedule E/F, line:_ ☐ Schedule G, line __ Number Street ZIP Code City ☐ Schedule D, line _ Name ☐ Schedule E/F, line ☐ Schedule G, line Number Street City ☐ Schedule D, line Name ☐ Schedule E/F, line: ☐ Schedule G, line ____ Number Street ZIP Code ☐ Schedule D, line _ Name ☐ Schedule E/F, line ☐ Schedule G, line _____ Number Street Čitv

epiot i	trry rst Name	Austin Grec	CO ast Name		-		
ebtor 2	···				_		į
pouse, if filing) Fire			ast Name FOIS			,	i ,
nited States Ban	ikruptcy Court for the:	ORTHER District of ILLIN					1
ase number f known)					Check if th		į
						ended filing	<u> </u>
						plement showing postp e as of the following da	
fficial Forr	m 106l					<u> </u>	
chedu	ıle I: You	r Income			19114, 7		 12/15
pplying corre- ou are separa parate sheet t	ct information. If you ated and your	essible. If two married peoplou are married and not filing se Is not filing with you, do top of any additional pages	g jointly, and you o not include info	ır spo rmati	ouse is living with y on about your spot	/ou, include information use. If more space is ne	n about your spor eeded, attach a
Fill in your e			Debtor 1		i de la companya di salah salah salah salah salah salah salah salah salah salah salah salah salah salah salah s Salah salah sa	Debtor 2 or non-fil	ing spouse
attach a sepa	nore than one job, arate page with bout additional	Employment status	Employed Not employe	ed .		Employed Not employed	
Include part-t self-employed	time, seasonal, or d work.	Consumption	Acct rep			Director ·	
	nay include student er, if it applies.	Occupation	<u> </u>		· -		1
		Employer's name	toyota tsusho			isms	
		Employer's address				1	i
			Number Street			Number Street	
		•					
						; 	
						i	
		•	City	State	ZIP Code	City	State ZIP Code
		How long employed there	? 15			15	
						l,	
<u> </u>		Monthly Income					
	ss you are separated	ave more than one employer,	, combine the info				
spouse unles		14 L	i win.		•		
spouse unles		ttach a separate sheet to this	. 1511111	:	For Debtor 1	For Debtor 2 or non-filing spouse	
spouse unles If you or your below. If you	need more space, a	ttach a separate sheet to this ary, and commissions (befo calculate what the monthly w	ore all payroll	2.	For Debtor 1 \$ 4031	The second of th	
spouse unles If you or your below. If you 2. List month deductions)	need more space, a	ary, and commissions (befo calculate what the monthly w	ore all payroll		er ton , ; ; · ·	non-filling spouse	

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Debtor 1 Barry Austin Greco Case number (# known)

		For Debtor 1	For Debtor 2 or non-filling spouse	1 1 down
Copy line 4 here	→ 4.	\$ <u>4031</u>	\$ <u>7118</u>	
5. List all payroll deductions:			 	
5a. Tax, Medicare, and Social Security deductions	5a.	\$ <i>7</i> 56	\$1578_	
5b. Mandatory contributions for retirement plans	5b.	\$ <u>750</u> \$ 0	\$0	
5c. Voluntary contributions for retirement plans	5c.	\$ <u>76</u>	\$ <u>0</u>	
5d. Required repayments of retirement fund loans	5d.	\$319	\$ <u>0</u>	
5e. Insurance	5e.	\$ <u>96</u>	\$28	
5f. Domestic support obligations	5f.	\$0	\$0.	
· -		\$ <u>0</u>	\$ <u>0</u>	
5g. Union dues	5g.	•		
5h. Other deductions. Specify:	5h.	+\$ <u>0</u>	_ + \$ <u>109</u>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h	n. 6.	\$ <u>1247</u>	\$ <u>1715</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>2784</u>	<u>\$5403</u>	
8. List all other income regularly received:				
8a. Net Income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>.0</u>	<u>\$ 0</u>	
8b. Interest and dividends	8b.	\$ 0	s_0	
 Family support payments that you, a non-filing spouse, or a depend regularly receive 	dent	·	- !:	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0</u>	\$ <u>0</u>	
8d. Unemployment compensation	8d.	\$ <u>0</u>	\$ <u>_0</u>	
8e. Social Security	8e.	\$ <u>0</u>	s_0	
8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistathat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ance 8f.	\$ 0	\$ 0	
	_	_		
8g. Pension or retirement income	8g.	\$ <u>0</u>	\$ <u>.0</u> ;	
8h. Other monthly income. Specify:	_ 8h.	+\$0	+\$0	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_0	\$_0 '	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10	\$ <u>2784</u>	+ \$\sum_{5403} = \$\sum_{8187}	
11. State all other regular contributions to the expenses that you list in Scholinclude contributions from an unmarried partner, members of your household friends or relatives.			oommates, and other	
Do not include any amounts already included in lines 2-10 or amounts that are	e not a	vailable to pay exp	1	
Specify:			11. + \$ <u>0</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. Th Write that amount on the Summary of Your Assets and Liabilities and Certain			la 010°	7
42 Do you owner on ingresse or degraded within the year offer year file 4hi-	o fare-	2	Combin monthl	ned y income
13. Do you expect an increase or decrease within the year after you file this No.		· · · · · · · · · · · · · · · · · · ·		
Yes. Explain:			•	

Fill in this informa	tion to identify s	your case:		i	
Debtor 1 Barry		Austin Greco	— Check if	thic ic	; ;
First Na Debtor 2	me	Middle Name Last Name		mended filing	ļ
(Spouse, if filing) First Na		Middle Name Last Name	•	menaea illing oplement showing postp	petition chapter 13
United States Bankru	ptcy Court for the: \tilde{\texts_1}	NORTHER District of ILLINOIS		nses as of the following	
Case number(If known)			MM /	DD / YYYY	ŧ
Official Forn	n 106J			-	
Schedule	e J: You	ır Expenses			12/15
	space is neede	ssible. If two married people are filli d, attach another sheet to this form.			
Part 1: Desc	ribe Your Hou	sehold	······································	1	
1. Is this a joint cas	e?				
No. Go to line Yes. Does De		eparate household?		!	
No Yes.	Debtor 2 must file	e Official Form 106J-2, Expenses for S	eparate Household of Debtor	2.	
2. Do you have dep	endents?	No	Dependent's relationship to	Dependent's	Does dependent live
Do not list Debtor Debtor 2.	1 and	Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age !!	with you?
Do not state the d	ependents'	cuon depondent	Son	<u>15</u>	□ No Ves
, individual control of the control			Son	11	□No
					Yes Value No
					Yes
				· · ·	☑ No
				•	☐ Yes
					≱ No □ Yes
3. Do your expense	s include	☑ No		1	
expenses of peo yourself and you	ple other than	☑ Yes		į	
Part 2: Estima	te Your Ongoi	ng Monthly Expenses			
		bankruptcy filing date unless you a			
expenses as of a d applicable date.	ate after the ban	kruptcy is filed. If this is a suppleme	ental <i>Schedule J</i> , check the	box at the top of the form	n and fill in the
• • •	paid for with non	n-cash government assistance if you	know the value of		to a series
		l it on Schedule I: Your Income (Offi		Your expe	nses
4. The rental or he any rent for the	· ·	expenses for your residence. Include	first mortgage payments and	4. \$\frac{1596}{11}	
If not included	in line 4:				
4a. Real estate				4a. \$ <u>0</u>	
, ,		enter's insurance		4b. \$ 0	
•	•	and upkeep expenses		4c. \$\frac{0}{2}	
4d. Homeowne	er's association of	r condominium dues		4d. \$	

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Barry Austin Debtor 1 Case number (if known) Middle Name Your expenses **\$ 0** 5. Additional mortgage payments for your residence, such as home equity loans 5. 6. Utilitles: _{\$} 110 Electricity, heat, natural gas 6a. 6a _{\$} 80 Water, sewer, garbage collection 6b. 150 Telephone, cell phone, Internet, satellite, and cable services 6c. 27 Other. Specify: Gas 6d. s 1000 7. Food and housekeeping supplies 7. 0 8. Childcare and children's education costs 8. \$ 0 Clothing, laundry, and dry cleaning 9. \$10 Personal care products and services 10 \$ 90 Medical and dental expenses ·11. 11. Transportation. Include gas, maintenance, bus or train fare. 112. Do not include car payments. 12. **\$ 0** Entertainment, clubs, recreation, newspapers, magazines, and books 13. 13. \$ 0 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. **\$ 0** 15a. Life insurance 15a. 0 \$ 15b. Health insurance 15b \$ |110 15c. Vehicle insurance 15c \$ 0 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 0 Specify: 16 17. Installment or lease payments: \$ 459 17a. Car payments for Vehicle 1 17a. 0 17b. Car payments for Vehicle 2 17b \$ 0 17c. Other. Specify: 17c. 0 \$ 17d. Other. Specify: 17d. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 1061). 18. Other payments you make to support others who do not live with you. Ò 19. \$ 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 0 20b. 20b. Real estate taxes 0 \$_ 20c. Property, homeowner's, or renter's insurance 20¢. Ö \$ 20d. Maintenance, repair, and upkeep expenses 20d. Ö 20e. Homeowner's association or condominium dues 20e.

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ebtor 1 Barry Austin Greco First Name Middle Name Last Name	Case number (if known)
. Other. Specify:	21. +\$ 0
Calculate your monthly expenses.	
22a. Add lines 4 through 21.	22a. <u>\$</u> 3622
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. \$
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$
3. Calculate your monthly net income.	i
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 8187
23b. Copy your monthly expenses from line 22c above.	23b \$ 3 622
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ \text{4565}
. Do you expect an Increase or decrease in your expenses within the year after you t	file this form?
For example, do you expect to finish paying for your car loan within the year or do you exmortgage payment to increase or decrease because of a modification to the terms of you	
No.	,
Yes. Explain here:	,
	,

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					ŀ
in this information to ide	ntify your case:				•
otor 1 Barry	Austin	Greco			}
First Name	Middle Name	Last Name	_	1	1
or 2 ise, if filing) First Name	Middle Name	Last Name	-	•	1
ed States Bankruptcy Court for	r the: <u>NORTHER</u> Disti	rict of ILLINOIS			
number				,	i
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fficial Form 106	3Dec				
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eclaration	About ar	ı Individual I	Debtor's Sched	dules	12/
Colaration	ANOULUI	- IIIdividdai L			121
wo married people are fi	ling together, both a	re equally responsible for su	polving correct information.	•	
u must file this form who	enever you file bankr	ruptcy schedules or amender	d schedules. Making a false stat	tement, concealing prope	rty, or
taining money or proper	ty by fraud in conner	ction with a bankruptcy case	can result in fines up to \$250,0	100, or imprisonment for u	ip to 20
ars, or both. 18 U.S.C. §§					
313, 01 110111. 10 0.3.0. 95	/ 192, 1941, 1919, and	1 357 1.			
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Sign Below					ļ
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5 11		- NOT44 t- b-l	(C))		i
Did you pay or agree to	pay someone who is	s NOT an attorney to help yo	u fill out bankruptcy forms?	1	
				•	
F Voc. Name of names			Attack Contractor Battles Conne	ara Natica Declaration and	
☐ Yes. Name of person		 	, Attach Bankruptcy Petition Prepare	ers Notice, Declaration, and	1
			Signature (Official Form 119).		
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Under penalty of periur	v. I declare that I hav	e read the summary and sch	nedules filed with this declaration	on and	•
that they are true and c					•
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x ~ ~ .		x ·			
" -/> <					- 1
Signature of Debtor 1		Signature of Debto	or 2		1
Date WISIZOH		Date			

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Fill in this in	iformation to id	lentify your case:	
Debtor 1	Barry First Name	Austin Middle Name	Greco
Debtor 2			
(Spouse, if filing)		Middle Name for the: ${\color{red} { m NORTHER} \over { m District}}$	Last Name
	Bankruptcy Court	for the: NORTHER District	of The state of th
Case number (If known)		· · · · · · · · · · · · · · · · · · ·	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Give De	tails Abou	t Your Marital Stat	us and Where Yo	ou L	ived Before		!	
	1 Ma	is your curi arried ot married	rent marital	status?						
5	Z] No)		you lived anywhere o					1	
	ţ	Debtor 1:			Dates Debtor 1 lived there		otor 2:	Harris Harris		Dates Debtor 2 lived there
							Same as Debtor 1			☐ Same as Debtor 1
	_	Number	Street		From		Number Street			From To
		City		State ZIP Code		#20e ^{rro} llen ber pag-e	City	State ZIP	Code	
							Same as Debtor 1		÷ .	Same as Debtor 1
	-	Number	Street		From		Number Street	-	:	From To
		City		State ZIP Code			City	State Z	IP.Code	
<u>.</u>	tates Mc	and territor	ies include /	you ever live with a sp Arizona, California, Idah t Schedule H: Your Cod	no, Louisiana, Nevad	da, N	ew Mexico, Puerto Rio	pperty state or co, Texas, Was	territory? (hington, and	Community property I Wisconsin.)

Part 2: Explain the Sources of Your Income

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Barry Austin Greco Debtor 1 Case number of known 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. □ No Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross Income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, commissions, Wages, commissions, From January 1 of current year until 39418 \$ 64062 bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions ☑ Wages, commissions, For last calendar year: 53505 82160 bonuses, tips bonuses, tips (January 1 to December 31, Yr 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips 51000 bonuses, tips \$ 79880 (January 1 to December 31, Yr 2014 Operating a business Operating a business 5. Did you receive any other Income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. **√** No Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of Income Grass Income from Sources of income each source each source Describe below Describe below. (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, For the calendar year before that:

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(January 1 to December 31,

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Case number (# known)

Greco

Barry Austin

Debtor 1

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Tyes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Dates of Total amount paid Was this payment for... payment ■ Mortgage Creditor's Name ☐ Car ☐ Credit card Number Street Loan repayment ☐ Suppliers of vendors Other City State ZIP Code ☐ Mortgage Creditor's Name ☐ Car ☐ Credit card Number Street Loan repayment Suppliers of vendors Other ZIP Code State ■ Mortgage Creditor's Name ☐ Car Credit card Number Street Loan repayment Suppliers of vendors Other City ZIP Code State

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btor 1	Barry Austin First Name Middle Name	Greco Last Name		_	Case number (if known)	<u> </u>	
	HAMMO (SOITE	Eurs i vullio					
Inside corpo agen	In 1 year before you filed for ers include your relatives; any orations of which you are an of t, including one for a business as child support and alimony.	general partners; r ficer, director, pers	relatives of any son in control, c	general partners; por owner of 20% or .	partnerships of which more of their voting	h you are a general partner; securities; and any managing	J 5,
<u> </u>	es. List all payments to an insi	der.	Dates of payment	Total amount	Amount you still owe	Reason for this payment	
	Insider's Name			\$	\$	ļ	
	Number Street		•			•	
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-	City S	tate ZIP Code		\$	\$_	1	
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in in nclud	in 1 year before you filed for isider? de payments on debts guarant do 'es. List all payments that bene	eed or cosigned by		payments or trans	ifer any property of	n account of a debt that be	nefited
-			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
	Insider's Name			\$	_ \$		
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	City	state ZIP Code				: 	f 1
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Debtor 1 Case number (if known) First Name Last Name Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions; support or custody modifications, and contract disputes. ☑ No Yes. Fill in the details. Court or agency Nature of the case Status of the case ☐ Pending Case title_ Court Name On appeal ☐ Concluded Number Street Case number City ZIP Code State ☐ Pending Case title_ Court Name On appeal ☐ Concluded Number Street Case number ZIP Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. ŽIP Code Property was attached, seized, or levied. City State Value of the property Describe the property Date: Creditor's Name Number Street Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. City State ZIP Code Property was attached, seized, or levied.

Barry Austin

Greco

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l	Barry Austin First Name Middle Nam	Greco		number (if known)			_
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cou	า ๖७ ตays betore you fil ints or refuse to make :	ied for bankrup a payment bec	tcy, did any creditor, including a bank or fina ause you owed a debt?	ancial instituti	on, set off an	y amounts from	n your
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			Describe the action the creditor took		Date action	Amount	
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Nu	mber Street						1
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Cit	y Si	tate ZIP Code	Last 4 digits of account number: XXXX		· · · · · · · · · · · · · · · · · · ·		
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thir	n 1 vear before vou file	d for bankrupte	y, was any of your property in the possession	on of an assio	nee for the be	nefit of	1
			todian, or another official?	ni oi un assig		illonic of	
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5:	List Certain Gifts	and Contribu	<u></u>				
; C	es. Fill in the details for e		Describe the gifts	in ege	, Dates you ga	ve Value	
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	fts with a total value of mo er person	ore than \$600	Describe the gifts .		Dates you ga the gifts	ive Value	1
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Cit	iý s	State ZIP Code			ļ,		•
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Pe	erson's relationship to you _				1 ;		

Page 45 of 55 Document **Barry Austin** Greco Debtor 1 Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Seach gift or contribution. Gifts or contributions to charities Date you Describe what you contributed Value that total more than \$600 contributed Charity's Name Number Street City State ZiP Code Part 6: **List Certain Losses** 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Mo No Yes. Fill in the details. Value of property Describe the property you lost and Date of your Describe any Insurance coverage for the loss lost loss how the loss occurred Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: **List Certain Payments or Transfers** 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. **☑** No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was Person Who Was Paid Number Street ZIP Code Email or website address Person Who Made the Payment, if Not You

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Document Page 46 of 55 **Barry Austin** Greco Debtor 1 Case number (if known) Middle Name fast Nar Description and value of any property transferred Date payment or Amount of transfer was made payment Person Who Was Paid Number Street City ZIP Code Email or website address Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Ve Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment Person Who Was Paid Number Street State ZIP Code City 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. **☑** No Yes. Fill in the details. Date transfer Description and value of property Describe any property or payments received or debts paid in exchange was made transferred Person Who Received Transfer Number Street State ZIP Code Person's relationship to you Person Who Received Transfer Number Street ZIP Code City State Person's relationship to you

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in 10 years before you filed for ban a beneficlary? (These are often calle		operty to a self-settled trust or	r similar device of	f which you
No	u asset-protection devices.)			i
Yes. Fill in the details.				; !
	Description and value of the p	MA G. C. S. S. S. S. S. S. S. S. S. S. S. S. S.	- H	·
	Description and value of the p	property transferred		Date transf was made
Name of trust				
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-			1	
List Certain Financial Accou	ints, Instruments, Safe Dep	osit Boxes, and Storage U	Inits	
nin 1 year before you filed for bankr	uptcy, were any financial accou	nts or instruments held in you	r name, or for yo	ur benefit,
sed, sold, moved, or transferred?			i i	
ude checking, savings, money mark			in banks, credit	unions,
kerage houses, pension funds, coo	peratives, associations, and oth	er financial institutions.		
No Yes. Fill in the details.			;	
res. i in in the details.	Last 4 digits of account num	in yekayana a a ay i		la di Tabah Nobi
	Last 4 digits of account num	Instrument	Date account was closed, sold, moved	
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Name of Financial Institution	<u> </u>	_	1	
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City State ZIP Code Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with	XXXX	☐ Brokerage ☐ Other ☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other	or other deposit	\$
Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with urities, cash, or other valuables?	XXXX	☐ Brokerage ☐ Other ☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other	c or other deposit	\$
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Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with urities, cash, or other valuables?	XXXX	☐ Brokerage ☐ Other ☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other	, . ! !	Do yo
Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with urities, cash, or other valuables?	XXXX	Describe the co	, . ! !	Do yo
Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with urities, cash, or other valuables?	XXXX	Describe the co	, . ! !	Do yoi have it
Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with urities, cash, or other valuables?	XXXX	Describe the co	, . ! !	Do yoi have ii □ No
Name of Financial Institution Number Street City State ZIP Code you now have, or did you have with urities, cash, or other valuables? No Yes. Fill in the details.	XXXX In 1 year before you filed for bar Who else had access to it?	Describe the co	, . ! !	Do you have it

Entered 10/07/16 13:18:12 Case 16-32130 Doc 1 Filed 10/07/16 Desc Main Document Page 48 of 55 Barry Austin Greco Debtor 1 Case number (#kno 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? 1 No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still : have it? □ No Name of Storage Facility Name Yes Number Street Number Street CityState ZIP Code City State ZIP Code Part 9: **Identify Property You Hold or Control for Someone Else** 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. ☑ No Yes. Fill in the details. Describe the property Value Where is the property? Owner's Name Number Street Number Street State **ZIP Code** City State ZIP Code Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Mo No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Governmental unit Name of site Number Street Number Street City State ZIP Code

City

State

ZIP Code

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tor 1		Greco	_	Case number (if known)	1		
	First Name Middle Name	Last Name						
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Have	you notified any governmental u	init of any release of haza	rdous material?			:		
Q N	lo					•		
☐ Y	es. Fill in the details.	SE 785 A 187 A 21	No. 1876 SECTION TO SEC.		ontocontext Lai	ni II.	g, 107 . T	ertertus(nam).
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	you been a party in any judicial	or administrative proceed	ing under any env	vironmentai la	WY INCIUGE SET	lements and o	raers.	
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⊔ Y	es. Fill in the details.			. H			State	us of the
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rt 11	Give Details About You	r Business or Connect	ions to Any Bu:	sinoss				<u> </u>
With	in 4 years before you filed for ba	nkruptcy, did you own a b	usiness or have a	any of the follo	wing connecti	ons to any bus	iness	Ì
	A sole proprietor or self-emple	' = '			ne or part-time	1		
_	A member of a limited liability	company (LLC) or limited	liability partners	hip (LLP)		11		
_	A partner in a partnership		.Alam			I		
_	An officer, director, or managi	_				1		
	An owner of at least 5% of the	voting or equity securitie	s of a corporation	1				
	No. None of the above applies. G							
<u> </u>	res. Check all that apply above a	600 Bank 100 Bank 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1010 (10)/mmqqqn1(gm)mm1 / .	S. 	For the probability of the	fication number	is jija	uli (killa)
		Describe the nature	of the business		 To a strength of the control of the co	nication number Social Security n		or ITIN
	Business Name				, Dy normanae.	'		, , , , , , ,
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	Number Street	Name of accountan	t or bookkeeper		Dates hyelnoes	existed	jijik delj.	
		rame of accountant	r or poorweaher		Pares pusines:	, Aldteu		7 4 54
					From	То	_	
	City State ZIP Co	ode					~~~	
		Describe the nature			1.25.00000.000	ification number		
	Business Name			<u> </u>	Do not include	Social Security n	umber	or ITIN.
				•	EIN:	1		
	Number Street	\$15.000 mm	1 ,	uruwa tenadar				
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City

ZIP Code

State

Case 16-32130 Doc 1 Filed 10/07/16 Entered 10/07/16 13:18:12 Desc Main Document Page 50 of 55

Institutions, creditors, or other parties. No Yos. Fill in the details below. Date issued Name Lami/DD/YYYY Number Street City State ZIP Code I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a faise statement, concealing property, or obtaining money or property by fra in connection with a bankruptoy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a faise statement, concealing property, or obtaining money or property by fra in connection with a bankruptoy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. Signature of Debtor 1 Signature of Debtor 2 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filling for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	1	Barry Austin	Greco	Case number	f (if known)	
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State zip Code From					EIN:	
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Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice Declaration, and Signature (Official Form 119).		Yes. Name of person		Atta	ach the Bankruptcy Petition Prep	arer's Notice,

United States Bankruptcy Court NORTHERN District Of ILLINOIS

Greco, Barry IN RE.

Debtor(s).

Case No.

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of my/our knowledge and that it corresponds to the creditors listed in my/our schedules.

Date: 10/5/2016

Joint Debtor

Americash 18 N County St Waukegan IL 60085

Capital One Bank 18 N County St Waukegan IL 60085

Drew Elesh 18 N County St Waukegan IL 60085

Pnc Bank Po Box 8703 Dayton OH 45401

Receivable Performance 20816 44th Ave W. Lynnwood WA 98036

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN Dis	strict Of	
In re Greco, Barry	Case No.	¦
Debtor	Chapter13	
CERTIFICATION OF NOTIC UNDER § 342(b) OF T	CE TO CONSUMER DEBTO HE BANKRUPTCY CODE	R(S)
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I	delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	number of the officer, prin	the bankruptcy petition al, state the Social Security cipal, responsible person, or petition preparer.) (Required
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
Contification	on of the Debtor	1
I (We), the debtor(s), affirm that I (we) have received and Code.		342(b) of the Bankruptcy
Brown Grech	V -V CO	10/5/2016
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	v	
Case No. (II kilowily	Signature of Joint Debtor (if any)	Date
Instructions: Attach a copy of Form B 201A, Notice to Cor Use this form to certify that the debtor has received the notice NOT been made on the Voluntary Petition, Official Form B debtor's attorney that the attorney has given the notice to the	ce required by 11 U.S.C. § 342(b) onl 1. Exhibit B on page 2 of Form B1 ce debtor. The Declarations made by co	y if the certification has ontains a certification by th
petition preparers on page 3 of Form B1 also include this ce	runcation.	4

Desc Main

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny Form B 201A, Notice to Consumer Debtor(s)

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Desc Main

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.